

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Not for submission under 37 CFR 1.99)

Application Number	10611563
Filing Date	2003-06-30
First Named Inventor	Michael Berardi
Art Unit	2876
Examiner Name	Daniel Hess
Attorney Docket Number	60655.0100

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	1	6845863		2005-01-25	Riley	

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	1	20030055727		2003-03-20	Walker, et al.	
	2	20030130820		2003-07-10	Lane, III	
	3	20030230514		2003-12-18	Baker	
	4	20040030601		2004-02-12	Pond, et al.	
	5	20040039814		2004-02-26	Crabtree, et al.	

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6	20040160310		2004-08-19	Chen, et al.	
7	20050017068		2005-01-27	Zalewski, et al.	
8	20050035192		2005-02-17	Bonalle, et al.	
9	20050125312		2005-06-09	Dearing, et al.	
10	20010003071		2001-06-07	Mansutti, et al.	
11	20010045469		2001-11-29	Hooglander	
12	20020036237		2002-03-28	Atherion, et al.	
13	20020104811		2002-08-08	Young, et al.	
14	20020125184		2002-09-12	Bassinson	
15	20020130186		2002-09-19	Lasch, et al.	
16	20020153410		2002-10-24	Santini	

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17	20020016687		2002-11-14	Felsenstein, et al.	
18	20020175805		2002-11-28	Armstrong, et al.	
19	20030006901		2003-01-09	Kim, et al.	
20	20030047482		2003-03-13	Jones, et al.	
21	20030124294		2003-07-03	Hodson, et al.	
22	20030132132		2003-07-17	Small	
23	20030153356		2003-08-14	Liu, et al.	
24	20030178495		2003-09-25	Jones, et al.	
25	20040089724		2004-05-13	Lasch, et al.	
26	20040104268		2004-06-03	Bailey, et al.	
27	20040124104		2004-07-01	DeVolpi	

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28	20040144846		2004-07-29	Lasch, et al.	
29	20050011776		2005-01-20	Nagel	
30	20060033609		2006-02-16	Bridgetall	
31	20060066444		2006-03-30	Steeves	
32	20060071756		2006-04-06	Steeves	
33	20060202835		2006-09-14	Thibault	
34	20070008131		2007-01-11	Doan, et al.	
35	20070046468		2007-03-01	Davis	

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FOREIGN PATENT DOCUMENTS

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	1	WO 95/35546	WO		1995-12-28	Pitroda		<input type="checkbox"/>

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2	WO 97/40459	WO		1997-10-30	Mowery, et al.		<input type="checkbox"/>
3	WO 99/40548	WO		1999-08-12	Mondex International Ltd.		<input type="checkbox"/>
4	0949595	EP		1999-10-13	Citicorp Development Center		<input type="checkbox"/>
5	WO 03/007623	WO		2003-01-23	American Express Travel Related Services Co., Inc.		<input type="checkbox"/>
6	1345146	EP		2003-09-17	NCR International Inc.	(Same as JP2003-288646)	<input type="checkbox"/>
7	2003-288646	JP		2003-10-10	NCR International Inc.	(Same as EP1345146)	<input type="checkbox"/>
8	3636921	DE		1981-05-05	Interflex Datensysteme GMBH	(Same as US4853525)	<input type="checkbox"/>
9	2088110	GB		1982-06-03	Canon KK		<input type="checkbox"/>
10	3941070	DE		1991-06-13	Dirk Lenhartz	(Same as WO 91/08910)	<input type="checkbox"/>
11	WO 91/08910	WO		1991-06-27	Dirk Lenhartz	(Same as DE3941070)	<input type="checkbox"/>
12	2281714	GB		1995-03-15	Baratin, Ltd.		<input type="checkbox"/>

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13	0735505	EP		1996-10-02	Tokai Ricks Co. Ltd.		<input type="checkbox"/>
14	0780839	EP		1997-06-25	Canon Kabushiki Kaisha		<input type="checkbox"/>
15	WO 98/22291	WO		1998-05-28	Eastman Chemical Company		<input type="checkbox"/>
16	0854461	EP		1998-07-22	NCR International Inc.		<input type="checkbox"/>
17	2300241	CA		2000-09-08	Lenexa Card, LLC		<input type="checkbox"/>
18	WO 01/18745	WO		2001-03-15	American Express Travel Related Services Co., Inc.		<input type="checkbox"/>
19	WO 01/25872	WO		2001-04-12	Perfect Plastic Printing Corp		<input type="checkbox"/>
20	WO 04/52657	WO		2004-06-24	American Express Travel Related Services Co., Inc.		<input type="checkbox"/>

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	1	Financial Technology International Bulletin, V14, n1, p4, September 1996	<input type="checkbox"/>

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2	Green, Thomas C., "American Express Offers temporary CC numbers for the web," 09/09/00, The Register, www.theregister.co.uk/c	<input type="checkbox"/>
3	CNN.com, U.S. News, "American Express to offer disposable credit card numbers," 09/08/00, Associated Press, www.cnn.c	<input type="checkbox"/>
4	American Express, "Private PaymentsSM ; A New Level of Security from American Express," American Express Website, Cards	<input type="checkbox"/>
5	Martin, Zack, "One-Time Numbers Stop Web Hackers From Pilfering Data," 01/01, Card Marketing, Thomson Financial, www.crd num.c	<input type="checkbox"/>
6	The Dollar Stretcher, "Disposable Credit Card Numbers," 01/01, CardRatings.org, www.stretcher.c	<input type="checkbox"/>
7	ISO/IEC 10373-1993(e), page 17, section 5.14 "light transmittance"	<input type="checkbox"/>
8	The 1995 ISO/IEC 7810 Standard for identification cards	<input type="checkbox"/>
9	The 1998 ISO/IEC 10373-1 test methods standard for identification cards	<input type="checkbox"/>
10	The 1998 working draft amended ISO/IEC 7810 standard	<input type="checkbox"/>
11	The 1997 working draft amended ISO/IEC 10373-1 test methods standard for identification cards	<input type="checkbox"/>
12	Nilson Report September 1999	<input type="checkbox"/>

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13	Rankl, W., et al., "Handbuch der Chipkarten" Aufbau-Funktionsweise-Einsatz Von Smart Cards, Muenchen, Carl Hanser Verlag, DE, 1999, pp. 44-55 XP00204908 ISBN, 3-446-21115-2	<input type="checkbox"/>
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CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

- ☒ See attached certification statement.
- ☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.
- ☐ None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Howard I Sobelman/	Date (YYYY-MM-DD)	2007-08-27
Name/Print	Howard I Sobelman	Registration Number	39038

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